HSA BANK®
National Leader in Health Savings Accounts.
A Division of Webster Bank, N.A., Member FDIC

WebsterBank®

Dear HSA Bank Accountholder:

HSA Bank is a division of Webster Bank, N.A., and part of a large and diversified financial organization. Webster Bank brings significant strengths and resources, which help HSA Bank to improve its services to you.

We have a strong commitment to safeguarding your information. As a part of Webster Bank, we follow the Webster Bank privacy policy. Under this privacy policy, you retain rights concerning the sharing of your nonpublic personal information with Webster Bank affiliates.

You have the right as a HSA Bank accountholder to prevent the sharing of your nonpublic personal information with affiliates of Webster Bank. To do so, you can call our Client Assistance Center at 1-800-357-6246. If you have opted out in the past, you do not need to opt-out each year. Your opt-out remains in effect unless you notify us you would like to opt-in.

Sincerely,

D. Dean Mason
CEO, HSA Bank

Privacy and Opt-Out Notice

Rev. 3/13

FACTS	WHAT DOES WEBSTER BANK DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: • Social Security number and transaction history • Account balances and payment history • Credit history and credit scores
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Webster Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Webster Bank share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes —information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes —information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing	• Call toll free 1-800-357-6246 **Please note:** If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
Questions?	Call toll free 1-800-357-6246

Who we are	
Who is providing this notice?	Webster Financial Corporation and its family of companies: Webster Bank, N.A. (including its divisions: HSA Bank, Webster Investment Services, Webster Financial Advisors and its trade name Webster Private Bank, and J. Bush & Co.); Webster Business Credit Corp.; Webster Capital Finance, Inc.; and Fleming, Perry & Cox, Inc.

What we do	
How does Webster Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Webster Bank collect my personal information?	We collect your personal information, for example, when you • open an account or make deposits or withdrawals from your account • pay your bills or apply for a loan • use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only • sharing for affiliates' everyday business purposes — information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • *Our affiliates include financial companies such as Webster Financial Corporation; Webster Bank N.A.; Webster Business Credit Corp.; Webster Capital Finance, Inc. and Fleming, Perry & Cox, Inc.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • *Webster Bank does not share with nonaffiliates so they can market to you.*
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • *Our joint marketing partners include credit card, broker-dealer, insurance and financial services companies.*